

B1 (Official Form 1)(04/13)

United States Bankruptcy Court  
Western District of Texas

## Voluntary Petition

Name of Debtor (if individual, enter Last, First, Middle): <b>Villegas, Martin</b>	Name of Joint Debtor (Spouse) (Last, First, Middle): <b>Villegas, Rosa</b>
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):	All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names): <b>AKA Rosa Valenzuela De Villegas</b>
Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN)/Complete EIN (if more than one, state all) <b>xxx-xx-1111</b>	Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all) <b>xxx-xx-2879</b>
Street Address of Debtor (No. and Street, City, and State): <b>12365 Camino De La Rosa San Elizario, TX</b>	Street Address of Joint Debtor (No. and Street, City, and State): <b>12365 Camino De La Rosa San Elizario, TX</b>
ZIP Code <b>79849</b>	ZIP Code <b>79849</b>
County of Residence or of the Principal Place of Business: <b>El Paso</b>	County of Residence or of the Principal Place of Business: <b>El Paso</b>
Mailing Address of Debtor (if different from street address): <b>P.O. Box 1663 San Elizario, TX</b>	Mailing Address of Joint Debtor (if different from street address): <b>P.O. Box 1663 San Elizario, TX</b>
ZIP Code <b>79849</b>	ZIP Code <b>79849</b>

<b>Type of Debtor</b> (Form of Organization) (Check one box)	<b>Nature of Business</b> (Check one box)	<b>Chapter of Bankruptcy Code Under Which the Petition is Filed</b> (Check one box)
<input checked="" type="checkbox"/> Individual (includes Joint Debtors) <i>See Exhibit D on page 2 of this form.</i> <input type="checkbox"/> Corporation (includes LLC and LLP)	<input type="checkbox"/> Health Care Business <input type="checkbox"/> Single Asset Real Estate as defined in 11 U.S.C. § 101 (51B) <input type="checkbox"/> Railroad <input type="checkbox"/> Stockbroker <input type="checkbox"/> Commodity Broker <input type="checkbox"/> Clearing Bank <input type="checkbox"/> Other	<input type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 9 <input type="checkbox"/> Chapter 11 <input type="checkbox"/> Chapter 12 <input checked="" type="checkbox"/> Chapter 13
<b>Chapter 15 Debtors</b> Country of debtor's center of main interests: Each country in which a foreign proceeding by, regarding, or against debtor is pending:	<b>TAX-EXEMPT ENTITY</b> (Check box, if applicable)	<b>Nature of Debts</b> (Check one box)
	<input type="checkbox"/> Debtor is a tax-exempt organization under Title 26 of the United States Code (the Internal Revenue Code).	<input type="checkbox"/> Debts are primarily consumer debts, defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." <input type="checkbox"/> Debts are primarily business debts.

<b>Filing Fee</b> (Check one box)	<b>Chapter 11 Debtors</b>
<input checked="" type="checkbox"/> Full Filing Fee attached <input type="checkbox"/> Filing Fee to be paid in installments (applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A. <input type="checkbox"/> Filing Fee waiver requested (applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B.	<input type="checkbox"/> Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D). <input type="checkbox"/> Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D).
Check if:	Check if:
	<input type="checkbox"/> Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or affiliates) are less than \$2,490,925 ( <i>amount subject to adjustment on 4/01/16 and every three years thereafter</i> ).
Check all applicable boxes:	Check all applicable boxes:
	<input type="checkbox"/> A plan is being filed with this petition. <input type="checkbox"/> Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b).

<b>Statistical/Administrative Information</b>	THIS SPACE IS FOR COURT USE ONLY
<input checked="" type="checkbox"/> Debtor estimates that funds will be available for distribution to unsecured creditors. <input type="checkbox"/> Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.	
<b>Estimated Number of Creditors</b>	
<input checked="" type="checkbox"/> 1-49 <input type="checkbox"/> 50-99 <input type="checkbox"/> 100-199 <input type="checkbox"/> 200-999 <input type="checkbox"/> 1,000-5,000 <input type="checkbox"/> 5,001-10,000 <input type="checkbox"/> 10,001-25,000 <input type="checkbox"/> 25,001-50,000 <input type="checkbox"/> 50,001-100,000 <input type="checkbox"/> OVER 100,000	
<b>Estimated Assets</b>	
<input type="checkbox"/> \$0 to \$50,000 <input type="checkbox"/> \$50,001 to \$100,000 <input checked="" type="checkbox"/> \$100,001 to \$500,000 <input type="checkbox"/> \$500,001 to \$1 million <input type="checkbox"/> \$1,000,001 to \$10 million <input type="checkbox"/> \$10,000,001 to \$50 million <input type="checkbox"/> \$50,000,001 to \$100 million <input type="checkbox"/> \$100,000,001 to \$500 million <input type="checkbox"/> \$500,000,001 to \$1 billion <input type="checkbox"/> More than \$1 billion	
<b>Estimated Liabilities</b>	
<input type="checkbox"/> \$0 to \$50,000 <input type="checkbox"/> \$50,001 to \$100,000 <input checked="" type="checkbox"/> \$100,001 to \$500,000 <input type="checkbox"/> \$500,001 to \$1 million <input type="checkbox"/> \$1,000,001 to \$10 million <input type="checkbox"/> \$10,000,001 to \$50 million <input type="checkbox"/> \$50,000,001 to \$100 million <input type="checkbox"/> \$100,000,001 to \$500 million <input type="checkbox"/> \$500,000,001 to \$1 billion <input type="checkbox"/> More than \$1 billion	

<b>Voluntary Petition</b> <i>(This page must be completed and filed in every case)</i>		Name of Debtor(s): <b>Villegas, Martin</b> <b>Villegas, Rosa</b>
<b>All Prior Bankruptcy Cases Filed Within Last 8 Years</b> (If more than two, attach additional sheet)		
Location Where Filed: <b>- None -</b>	Case Number:	Date Filed:
Location Where Filed:	Case Number:	Date Filed:
<b>Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor</b> (If more than one, attach additional sheet)		
Name of Debtor: <b>- None -</b>	Case Number:	Date Filed:
District:	Relationship:	Judge:
<b>Exhibit A</b>  (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.)		<b>Exhibit B</b>  (To be completed if debtor is an individual whose debts are primarily consumer debts.)  I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I delivered to the debtor the notice required by 11 U.S.C. §342(b).
<input type="checkbox"/> Exhibit A is attached and made a part of this petition.		<b>X /s/ Miguel Flores</b> Signature of Attorney for Debtor(s) (Date) <b>Miguel Flores 24036574</b>
<b>Exhibit C</b>  Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety?		
<input type="checkbox"/> Yes, and Exhibit C is attached and made a part of this petition. <input checked="" type="checkbox"/> No.		
<b>Exhibit D</b>  (To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.)		
<input checked="" type="checkbox"/> Exhibit D completed and signed by the debtor is attached and made a part of this petition.  If this is a joint petition: <input checked="" type="checkbox"/> Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition.		
<b>Information Regarding the Debtor - Venue</b> (Check any applicable box)		
<input checked="" type="checkbox"/> Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. <input type="checkbox"/> There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District. <input type="checkbox"/> Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District.		
<b>Certification by a Debtor Who Resides as a Tenant of Residential Property</b> (Check all applicable boxes)		
<input type="checkbox"/> Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.)		
<hr/> (Name of landlord that obtained judgment)		
<hr/> (Address of landlord)		
<input type="checkbox"/> Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and <input type="checkbox"/> Debtor has included with this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition. <input type="checkbox"/> Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(l)).		

<b>Voluntary Petition</b> <i>(This page must be completed and filed in every case)</i>		Name of Debtor(s): <b>Villegas, Martin</b> <b>Villegas, Rosa</b>
<p><b>Signatures</b></p> <p><b>Signature(s) of Debtor(s) (Individual/Joint)</b></p> <p>I declare under penalty of perjury that the information provided in this petition is true and correct. [If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b).</p> <p>I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.</p> <p><b>X /s/ Martin Villegas</b> Signature of Debtor <b>Martin Villegas</b></p> <p><b>X /s/ Rosa Villegas</b> Signature of Joint Debtor <b>Rosa Villegas</b></p> <p>Telephone Number (If not represented by attorney) <b>May 11, 2013</b> Date</p> <p><b>Signature of Attorney*</b></p> <p><b>X /s/ Miguel Flores</b> Signature of Attorney for Debtor(s) <b>Miguel Flores 24036574</b> Printed Name of Attorney for Debtor(s) <b>Attorney for Tanzy &amp; Borrego Law Offices, P.L.L.C.</b> Firm Name <b>2610 Montana Avenue</b> <b>El Paso, TX 79903-3712</b></p> <p>Address <b>Email: tanzy_borrego@hotmail.com</b> <b>(915) 566-4300</b> <b>Fax: (915) 566-1122</b> Telephone Number <b>May 11, 2013</b> Date *In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.</p> <p><b>Signature of Debtor (Corporation/Partnership)</b></p> <p>I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor. The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.</p> <p><b>X</b> Signature of Authorized Individual Printed Name of Authorized Individual Title of Authorized Individual Date</p>		
<p><b>Signature of a Foreign Representative</b></p> <p>I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition. (Check only one box)</p> <p><input type="checkbox"/> I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. §1515 are attached.</p> <p><input type="checkbox"/> Pursuant to 11 U.S.C. §1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.</p> <p><b>X</b> Signature of Foreign Representative Printed Name of Foreign Representative Date</p> <p><b>Signature of Non-Attorney Bankruptcy Petition Preparer</b></p> <p>I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.</p> <p>Printed Name and title, if any, of Bankruptcy Petition Preparer Social-Security number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.)(Required by 11 U.S.C. § 110.)</p> <p>Address <b>X</b> Date Signature of bankruptcy petition preparer or officer, principal, responsible person,or partner whose Social Security number is provided above. Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual: If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.</p> <p><i>A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. §110; 18 U.S.C. §156.</i></p>		

**UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF TEXAS  
EL PASO DIVISION**

In Re: Martin Villegas  
Rosa Villegas

Case No.  
Chapter 13

**STATEMENT**

Petitioners are qualified to file this Petition and are entitled to the benefits of Title 11, United States Code as voluntary Debtors, having not been Debtors in a case pending under this Title at any time in the preceding 180 days in which the case was dismissed by the Court for willful failure to abide by order of the Court, or to appear before the Court in the proper prosecution of the case, or in a case where the voluntary dismissal of a case was requested and obtained following the filing of a request for Relief from the Automatic Stay Provided by Section 362 of Title 11, United Stated Code.

5/11/2013  
Dated On

/s/ Martin Villegas  
Martin Villegas  
Joint Individual Debtor

/s/ Rosa Villegas  
Rosa Villegas  
Joint Individual Debtor

TB#32023

**United States Bankruptcy Court  
Western District of Texas**

In re **Martin Villegas**  
**Rosa Villegas**

Debtor(s)

Case No.

Chapter **13**

**VERIFICATION OF CREDITOR MATRIX**

The above-named Debtors hereby verify that the attached list of creditors is true and correct to the best of their knowledge.

Date: **May 11, 2013**

**/s/ Martin Villegas**

**Martin Villegas**

Signature of Debtor

Date: **May 11, 2013**

**/s/ Rosa Villegas**

**Rosa Villegas**

Signature of Debtor

American Current Care TX  
5080 Spectrum Dr Ste 1200  
Addison, TX 75001

American Current Care TX  
c/o Receivables Solutions SP  
1325 Garner Lane - Suite C  
Columbia, SC 29210

Attorney General  
10th & Constitution N.W.  
Main Justice Bldg. #5111  
Washington, DC 20530

BAC Home Loans Servicing, L.P.  
400 Countrywide Way  
Mail Stop SV-46  
Simi Valley, CA 93065-6298

BAC Home Loans Servicing, L.P.  
c/o Green Tree  
P.O. Box 6172  
Rapid City, SD 57709

Bank of America  
P.O. Box 15026  
Wilmington, DE 19850-5026

Bank of America  
c/o Lending Edge Recovery Solutions  
P.O. Box 129  
Linden, MI 48451

Bank of America  
P.O. Box 15026  
Wilmington, DE 19850-5026

Capital One/Best Buy  
P.O. Box 5253  
Carol Stream, IL 60197

Capital One/Yamaha  
P.O. Box 60504  
City of Industry, CA 91716

Chamizal Emergency Physicians  
P.O. BOX 98620  
Las Vegas, NV 89193

Chevron/GE Money Bank  
Attn: Bankruptcy Dept  
P.O Box 103104  
Roswell, GA 30076

Del Sol Medical Center  
Patient Accts. Dept.  
P.O. Box 639400  
Irving, TX 75063

Del Sol Medical Center  
c/o West Asset Management  
P.O. Box 2548  
Sherman, TX 75091-2548

Del Sol Medical Center  
Patient Accts. Dept.  
P.O. Box 639400  
Irving, TX 75063

Del Sol Medical Center  
c/o NCO Financial Systems  
507 Prudential Road  
Horsham, PA 19044

Eastside Medical Care Center  
1727 N. Lee Trevino Dr.  
El Paso, TX 79936

FHA/HUD  
Federal Office Bldg.  
1205 Texas Ave.  
Lubbock, TX 79401-4093

GECU  
P.O. Box 20998  
El Paso, TX 79998-0998

Internal Revenue Service  
P.O. Box 7346  
Philadelphia, PA 19101-7346

Life Ambulance Service, Inc.  
P.O. Box 26486  
El Paso, TX 79926-6486

Life Ambulance Service, Inc.  
P.O. Box 26486  
El Paso, TX 79926-6486

MBNA America  
P.O. Box 15027  
Wilmington, DE 19850-5027

MBNA America  
c/o CACH LLC  
370 17th St. Ste 5000  
Denver, CO 80202

MBNA America  
c/o JA Cambece  
200 Cummings Center  
Suite 173-D  
Beverly, MA 01915

Mosaico Book Club  
1225 South Market St.  
Mechanicsburg, PA 17055

Mosaico Book Club  
c/o RJM Acquisitions, LLC  
575 Underhill Blvd Suite 224  
Syosset, NY 11791-3416

Questcare/Del Sol  
P.O. Box 201611  
Dallas, TX 75320

Questcare/Del Sol  
c/o Paramount Recovery System  
111 E Center St  
Lorena, TX 76655

Questcare/Del Sol  
P.O. Box 201611  
Dallas, TX 75320

Questcare/Del Sol  
c/o Paramount Recovery System  
111 E Center St  
Lorena, TX 76655

Sears/CBNA  
P.O. Box 6189  
Sioux Falls, SD 57117-6282

Sears/CBNA  
c/o P. Scott Lowery PC  
5680 Greenwood Plaza Blvd.  
Suite 500  
Englewood, CO 80111

Sears/CBNA  
c/o CACH LLC  
370 17th St. Ste 5000  
Denver, CO 80202

Tax Assessor/Collector  
P.O. Box 2992  
El Paso, TX 79902

Tax Assessor/Collector  
P.O. Box 2992  
El Paso, TX 79902

Tax Assessor/Collector  
P.O. Box 2992  
El Paso, TX 79902

Tax Assessor/Collector  
P.O. Box 2992  
El Paso, TX 79902

TEJ Gupta, M.D., F.A.C.P.  
1733 Curie  
Suite 200  
El Paso, TX 79902-2909

The Furniture Row/HSBC  
P.O. Box 5253  
Carol Stream, IL 60197

U.S. Attorney/FHA/HUD/IRS/VA  
601 N.W. Loop 410  
Suite 600  
San Antonio, TX 78216

Verizon Wireless  
P.O. Box 105378  
Atlanta, GA 30348-5378

Veterans Administration  
Attn: Support Services Division (243)  
701 Clay Avenue  
Waco, TX 76799-0001

B 1D (Official Form 1, Exhibit D) (12/09)

**United States Bankruptcy Court**  
**Western District of Texas**

In re **Martin Villegas**  
**Rosa Villegas**

Debtor(s)

Case No.  
Chapter

**13**

**EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH  
CREDIT COUNSELING REQUIREMENT**

**Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.**

*Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.*

1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.*

2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.*

3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. *[Summarize exigent circumstances here.]* \_\_\_\_\_

**If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.**

4. I am not required to receive a credit counseling briefing because of: *[Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]*

Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);

Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);

Active military duty in a military combat zone.

5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

**I certify under penalty of perjury that the information provided above is true and correct.**

Signature of Debtor: /s/ Martin Villegas  
Martin Villegas

Date: May 11, 2013

B 1D (Official Form 1, Exhibit D) (12/09)

**United States Bankruptcy Court**  
**Western District of Texas**

In re **Martin Villegas**  
**Rosa Villegas**

Debtor(s)

Case No.  
Chapter

**13**

**EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH  
CREDIT COUNSELING REQUIREMENT**

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*Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.*

1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.*

2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.*

3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. *[Summarize exigent circumstances here.]* \_\_\_\_\_

**If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.**

4. I am not required to receive a credit counseling briefing because of: *[Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]*

Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);

Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);

Active military duty in a military combat zone.

5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

**I certify under penalty of perjury that the information provided above is true and correct.**

Signature of Debtor: /s/ Rosa Villegas  
Rosa Villegas

Date: May 11, 2013

**United States Bankruptcy Court**  
**Western District of Texas**

In re **Martin Villegas,**  
**Rosa Villegas**

Case No. \_\_\_\_\_

Debtors

Chapter \_\_\_\_\_

**13**

**SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	<b>Yes</b>	1	<b>196,364.00</b>		
B - Personal Property	<b>Yes</b>	3	<b>9,649.00</b>		
C - Property Claimed as Exempt	<b>Yes</b>	2			
D - Creditors Holding Secured Claims	<b>Yes</b>	2		<b>82,177.00</b>	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	<b>Yes</b>	2		<b>3,081.00</b>	
F - Creditors Holding Unsecured Nonpriority Claims	<b>Yes</b>	7		<b>52,860.00</b>	
G - Executory Contracts and Unexpired Leases	<b>Yes</b>	1			
H - Codebtors	<b>Yes</b>	1			
I - Current Income of Individual Debtor(s)	<b>Yes</b>	1			<b>2,794.00</b>
J - Current Expenditures of Individual Debtor(s)	<b>Yes</b>	1			<b>2,334.00</b>
Total Number of Sheets of ALL Schedules		<b>21</b>			
	Total Assets		<b>206,013.00</b>		
		Total Liabilities		<b>138,118.00</b>	

**United States Bankruptcy Court**  
**Western District of Texas**

In re **Martin Villegas,**  
**Rosa Villegas**

Case No. \_\_\_\_\_

Debtors

Chapter \_\_\_\_\_

**13**

**STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)**

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

**This information is for statistical purposes only under 28 U.S.C. § 159.**

**Summarize the following types of liabilities, as reported in the Schedules, and total them.**

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	<b>0.00</b>
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	<b>0.00</b>
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	<b>0.00</b>
Student Loan Obligations (from Schedule F)	<b>0.00</b>
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	<b>0.00</b>
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	<b>0.00</b>
TOTAL	<b>0.00</b>

**State the following:**

Average Income (from Schedule I, Line 16)	<b>2,794.00</b>
Average Expenses (from Schedule J, Line 18)	<b>2,334.00</b>
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20 )	<b>364.00</b>

**State the following:**

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column	<b>1,415.00</b>
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	<b>3,081.00</b>
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column	<b>0.00</b>
4. Total from Schedule F	<b>52,860.00</b>
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)	<b>54,275.00</b>

In re

**Martin Villegas,  
Rosa Villegas**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE A - REAL PROPERTY**

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

**Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.**

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim." If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption	Amount of Secured Claim
10 Colonia Del Valle Lot 4 824 Warwick Rd. El Paso, TX 79907	LEGAL INTEREST	J	74,124.00	66,422.00
26 San Elizario 4-B (Homesite) (Less water rights) (1.00AC) 12365 Camino De La Rosa San Elizario, TX 79849	HOMESTEAD	J	94,616.00	7,094.00
26 San Elizario TR 4-B (2.00 AC) San Elizario, TX 79489 Contiguous Lot with homestead on Camio de La Rosa	HOMESTEAD	J	27,620.00	3,585.00
4 Horizon City Estates #38 Lot 17 (19495.65 SQ FT) San Elizario, TX 79849		J	4.00	0.00
		Sub-Total >	<b>196,364.00</b>	(Total of this page)
		Total >	<b>196,364.00</b>	

0 continuation sheets attached to the Schedule of Real Property

(Report also on Summary of Schedules)

In re

**Martin Villegas,  
Rosa Villegas**

Case No.

## Debtors

**SCHEDULE B - PERSONAL PROPERTY**

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

**Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.**

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
1. Cash on hand		<b>Cash on Hand</b>	J	<b>0.00</b>
2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		<b>Deposits of money- Wells Fargo Bank (Checking \$2200, Savings \$28)</b>	J	<b>2,228.00</b>
		<b>Deposits of money- Bank of America (Checking \$50, Savings \$0)</b>	J	<b>50.00</b>
3. Security deposits with public utilities, telephone companies, landlords, and others.	X			
4. Household goods and furnishings, including audio, video, and computer equipment.		<b>Bedroom Set/Lazy Boy Recliner</b>	J	<b>200.00</b>
		<b>Electronics \$800</b>	J	<b>1,800.00</b>
		<b>Appliances \$200</b>		
		<b>Furniture \$800</b>		
5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	X			
6. Wearing apparel.		<b>Clothing</b>	J	<b>200.00</b>
7. Furs and jewelry.		<b>Jewelry</b>	J	<b>160.00</b>
8. Firearms and sports, photographic, and other hobby equipment.	X			
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X			
10. Annuities. Itemize and name each issuer.	X			
			Sub-Total >	<b>4,638.00</b>
			(Total of this page)	

2 continuation sheets attached to the Schedule of Personal Property

In re

**Martin Villegas,  
Rosa Villegas**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE B - PERSONAL PROPERTY**

(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	X			
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.		<b>Pension (Monthly)</b>	J	<b>250.00</b>
13. Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
14. Interests in partnerships or joint ventures. Itemize.	X			
15. Government and corporate bonds and other negotiable and nonnegotiable instruments.	X			
16. Accounts receivable.	X			
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
18. Other liquidated debts owed to debtor including tax refunds. Give particulars.	X			
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			

Sub-Total >  
(Total of this page)**250.00**Sheet 1 of 2 continuation sheets attached  
to the Schedule of Personal Property

In re

**Martin Villegas,  
Rosa Villegas**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE B - PERSONAL PROPERTY**  
(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
22. Patents, copyrights, and other intellectual property. Give particulars.	X			
23. Licenses, franchises, and other general intangibles. Give particulars.	X			
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25. Automobiles, trucks, trailers, and other vehicles and accessories.		<b>2008 Yamaha Quad</b>	J	<b>3,461.00</b>
		<b>1995 Honda Civic</b>	J	<b>500.00</b>
		<b>1995 Chevrolet Astro</b>	J	<b>800.00</b>
26. Boats, motors, and accessories.	X			
27. Aircraft and accessories.	X			
28. Office equipment, furnishings, and supplies.	X			
29. Machinery, fixtures, equipment, and supplies used in business.	X			
30. Inventory.	X			
31. Animals.		<b>2 Dogs</b>	J	<b>0.00</b>
32. Crops - growing or harvested. Give particulars.	X			
33. Farming equipment and implements.	X			
34. Farm supplies, chemicals, and feed.	X			
35. Other personal property of any kind not already listed. Itemize.	X			

Sub-Total >	<b>4,761.00</b>
(Total of this page)	
Total >	<b>9,649.00</b>

Sheet 2 of 2 continuation sheets attached  
to the Schedule of Personal Property

(Report also on Summary of Schedules)

In re

**Martin Villegas,  
Rosa Villegas**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE C - PROPERTY CLAIMED AS EXEMPT**

Debtor claims the exemptions to which debtor is entitled under:

(Check one box)

11 U.S.C. §522(b)(2)  
 11 U.S.C. §522(b)(3)

Check if debtor claims a homestead exemption that exceeds  
\$155,675. (Amount subject to adjustment on 4/1/16, and every three years thereafter  
with respect to cases commenced on or after the date of adjustment.)

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
<b>Real Property</b>			
10 Colonia Del Valle Lot 4 824 Warwick Rd. El Paso, TX 79907	NON-EXEMPT	0.00	74,124.00
26 San Elizario 4-B (Homesite) (Less water rights) (1.00AC) 12365 Camino De La Rosa San Elizario, TX 79849	Tex. Const. art. XVI, §§ 50, 51, Tex. Prop. Code §§ 41.001-002	100% of FMV	94,616.00
26 San Elizario TR 4-B (2.00 AC) San Elizario, TX 79489 Contiguous Lot with homestead on Camio de La Rosa	Tex. Const. art. XVI, §§ 50, 51, Tex. Prop. Code §§ 41.001-002	100% of FMV	27,620.00
4 Horizon City Estates #38 Lot 17 (19495.65 SQ FT) San Elizario, TX 79849	NON-EXEMPT	0.00	4.00
<b>Cash on Hand</b>			
Cash on Hand	NON-EXEMPT	0.00	0.00
<b>Checking, Savings, or Other Financial Accounts, Certificates of Deposit</b>			
Deposits of money- Wells Fargo Bank (Checking \$2200, Savings \$28)	NON-EXEMPT	0.00	2,228.00
Deposits of money- Bank of America (Checking \$50, Savings \$0)	NON-EXEMPT	0.00	50.00
<b>Household Goods and Furnishings</b>			
Bedroom Set/Lazy Boy Recliner	Tex. Prop. Code §§ 42.001(a)(1), (2), 42.002(a)(1)	200.00	200.00
Electronics \$800 Appliances \$200 Furniture \$800	Tex. Prop. Code §§ 42.001(a)(1), (2), 42.002(a)(1)	1,800.00	1,800.00
<b>Wearing Apparel</b>			
Clothing	Tex. Prop. Code §§ 42.001(a)(1), (2), 42.002(a)(5)	200.00	200.00
<b>Furs and Jewelry</b>			
Jewelry	Tex. Prop. Code §§ 42.001(a)(1), (2), 42.002(a)(6)	160.00	160.00
<b>Interests in IRA, ERISA, Keogh, or Other Pension or Profit Sharing Plans</b>			
Pension (Monthly)	Tex. Prop. Code § 42.0021	100% of FMV	250.00
<b>Automobiles, Trucks, Trailers, and Other Vehicles</b>			
2008 Yamaha Quad	NON-EXEMPT	0.00	3,461.00

In re

**Martin Villegas,  
Rosa Villegas**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE C - PROPERTY CLAIMED AS EXEMPT**

(Continuation Sheet)

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
<b>1995 Honda Civic</b>	<b>Tex. Prop. Code §§ 42.001(a)(1), (2), 42.002(a)(9)</b>	<b>500.00</b>	<b>500.00</b>
<b>1995 Chevrolet Astro</b>	<b>Tex. Prop. Code §§ 42.001(a)(1), (2), 42.002(a)(9)</b>	<b>800.00</b>	<b>800.00</b>
<b>Animals 2 Dogs</b>	<b>Tex. Prop. Code §§ 42.001(a)(1), (2), 42.002(a)(11)</b>	<b>0.00</b>	<b>0.00</b>

In re **Martin Villegas,  
Rosa Villegas**

Case No. \_\_\_\_\_

Debtors

**SCHEDELD D - CREDITORS HOLDING SECURED CLAIMS**

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTO R H W J C	Husband, Wife, Joint, or Community  DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL			UNSECURED PORTION, IF ANY
			CONTINGENT	UNLIQUIDATED	DISPUTED	
Account No. 1081		Home Loan/Mortgage  Post Petition Payments to be Paid Outside Plan  10 Colonia Del Valle Lot 4 824 Warwick Rd. El Paso, TX 79907				
BAC Home Loans Servicing, L.P. 400 Countrywide Way Mail Stop SV-46 Simi Valley, CA 93065-6298	J	Value \$ 74,124.00				66,422.00 0.00
Account No. 4746		Duplicate Notice				
BAC Home Loans Servicing, L.P. c/o Green Tree P.O. Box 6172 Rapid City, SD 57709	J	Value \$ 0.00				0.00 0.00
Account No. 2268		Other Debt/Bill				
Capital One/Yamaha P.O. Box 60504 City of Industry, CA 91716	J	To be paid outside of plan by son Alberto Alonso Villegas  2008 Yamaha Quad				
		Value \$ 3,461.00				3,461.00 0.00
Account No. xxxxxxxxxxxx0700		2013 Taxes and all other delinquent tax years to be paid outside the plan.				
Tax Assessor/Collector P.O. Box 2992 El Paso, TX 79902	J	Property Taxes to be Paid by Escrow  10 Colonia Del Valle Lot 4 824 Warwick Rd. El Paso, TX 79907				
		Value \$ 74,124.00				0.00 0.00
Subtotal (Total of this page)						69,883.00 0.00

1 continuation sheets attached

In re **Martin Villegas,  
Rosa Villegas**

Case No. \_\_\_\_\_

Debtors

## SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	CODE DEBTOR H W J C	Husband, Wife, Joint, or Community  DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No. xxxxxxxxxxxx04B0		2013 Taxes and all other delinquent tax years  To be Paid inside the Plan 26 San Elizario 4-B (Homesite) (Less water rights) (1.00AC) 12365 Camino De La Rosa San Elizario, TX 79849				7,094.00	0.00
Tax Assessor/Collector P.O. Box 2992 El Paso, TX 79902	J	Value \$ 94,616.00					
Account No. xxxxxxxxxxxx0170		2013 Taxes and all other delinquent tax years  To be paid inside of plan 4 Horizon City Estates #38 Lot 17 (19495.65 SQ FT) San Elizario, TX 79849				0.00	0.00
Tax Assessor/Collector P.O. Box 2992 El Paso, TX 79902	J	Value \$ 4.00					
Account No. xxxxxxxxxxxx04B1		2013 Taxesn and all other delinquent tax years  To be Paid inside the Plan 26 San Elizario TR 4-B (2.00 AC) San Elizario, TX 79489 Contiguous Lot with homestead on Camio de La Rosa				3,585.00	0.00
Tax Assessor/Collector P.O. Box 2992 El Paso, TX 79902	J	Value \$ 27,620.00					
Account No. 6787		Furniture  Bedroom Set/Lazy Boy Recliner				1,615.00	1,415.00
The Furniture Row/HSBC P.O. Box 5253 Carol Stream, IL 60197	J	Value \$ 200.00					
Account No.		Value \$					
Sheet 1 of 1 continuation sheets attached to Schedule of Creditors Holding Secured Claims						Subtotal (Total of this page)	12,294.00 1,415.00
Total (Report on Summary of Schedules)						82,177.00	1,415.00

In re

**Martin Villegas,  
Rosa Villegas**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS**

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

**TYPES OF PRIORITY CLAIMS** (Check the appropriate box(es) below if claims in that category are listed on the attached sheets) **Domestic support obligations**

Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).

 **Extensions of credit in an involuntary case**

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).

 **Wages, salaries, and commissions**

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$12,475\* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

 **Contributions to employee benefit plans**

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

 **Certain farmers and fishermen**

Claims of certain farmers and fishermen, up to \$6,150\* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).

 **Deposits by individuals**

Claims of individuals up to \$2,775\* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).

 **Taxes and certain other debts owed to governmental units**

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

 **Commitments to maintain the capital of an insured depository institution**

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9).

 **Claims for death or personal injury while debtor was intoxicated**

Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

 **Administrative Expenses**

Administrative expenses allowed under 11 U.S.C. § 503(b), and any fees and charges assessed against the estate under chapter 123 of title 28 as provided in 11 U.S.C. 507(a)(2).

\* Amount subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

B6E (Official Form 6E) (4/13) - Cont.

In re **Martin Villegas,  
Rosa Villegas**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS**  
(Continuation Sheet)
**Administrative Expenses****TYPE OF PRIORITY**

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	CODE DEBTOR H W J C	Husband, Wife, Joint, or Community  DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	TYPE OF PRIORITY			AMOUNT NOT ENTITLED TO PRIORITY, IF ANY	AMOUNT ENTITLED TO PRIORITY
			CONTINGENT	UNLIQUIDATED	DISPUTED		
Account No. <b>x2023</b>	J	<b>Administrative Claim</b>					
<b>Tanzy &amp; Borrego Law Offices, P.L.L.C. 2610 Montana Ave. El Paso, TX 79903</b>						<b>0.00</b>	
Account No.						<b>3,081.00</b>	<b>3,081.00</b>
Account No.							
Account No.							
Account No.							
Account No.							
Sheet <b>1</b> of <b>1</b> continuation sheets attached to Schedule of Creditors Holding Unsecured Priority Claims			Subtotal (Total of this page)			<b>0.00</b>	
						<b>3,081.00</b>	<b>3,081.00</b>
			Total (Report on Summary of Schedules)			<b>0.00</b>	
						<b>3,081.00</b>	<b>3,081.00</b>

In re **Martin Villegas,  
Rosa Villegas**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	Husband, Wife, Joint, or Community	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Account No. <b>Unknown</b>			<b>Medical Bill</b>				<b>110.00</b>
<b>American Current Care TX 5080 Spectrum Dr Ste 1200 Addison, TX 75001</b>	J						
Account No. <b>Unknown</b>			<b>Duplicate Notice</b>				<b>0.00</b>
<b>American Current Care TX c/o Receivables Solutions SP 1325 Garner Lane - Suite C Columbia, SC 29210</b>	J						
Account No. <b>Unknown</b>			<b>Duplicate Notice</b>				<b>0.00</b>
<b>Attorney General 10th &amp; Constitution N.W. Main Justice Bldg. #5111 Washington, DC 20530</b>	J						
Account No. <b>9962</b>			<b>Credit Card Debt</b>				<b>15,859.00</b>
<b>Bank of America P.O. Box 15026 Wilmington, DE 19850-5026</b>	J						
<b>6</b> continuation sheets attached				Subtotal (Total of this page)			<b>15,969.00</b>

In re **Martin Villegas,  
Rosa Villegas**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODE DEBTOR H W J C	Husband, Wife, Joint, or Community  DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Account No. <b>5178</b>		Duplicate Notice				
<b>Bank of America</b> c/o Lending Edge Recovery Solutions P.O. Box 129 Linden, MI 48451	J					<b>0.00</b>
Account No. <b>Unknown</b>		Credit Card Debt				
<b>Bank of America</b> P.O. Box 15026 Wilmington, DE 19850-5026	J					<b>11,000.00</b>
Account No. <b>Unknown</b>		Other Debt/Bill				
<b>Capital One/Best Buy</b> P.O. Box 5253 Carol Stream, IL 60197	J					<b>81.00</b>
Account No. <b>2641</b>		Medical Bill				
<b>Chamizal Emergency Physicians</b> P.O. BOX 98620 Las Vegas, NV 89193	J					<b>90.00</b>
Account No. <b>Unknown</b>		Credit Card Debt				
<b>Chevron/GE Money Bank</b> Attn: Bankruptcy Dept P.O Box 103104 Roswell, GA 30076	J					<b>25.00</b>
Sheet no. <b>1</b> of <b>6</b> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims		Subtotal (Total of this page)				<b>11,196.00</b>

In re **Martin Villegas,  
Rosa Villegas**

Case No. \_\_\_\_\_

Debtors  
**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODE DEBTOR H W J C	Husband, Wife, Joint, or Community  DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Account No. <b>Unknown</b>		<b>Medical Bill</b>				
<b>Del Sol Medical Center Patient Accts. Dept. P.O. Box 639400 Irving, TX 75063</b>	<b>J</b>					<b>1,132.00</b>
Account No. <b>Unknown</b>		<b>Duplicate Notice</b>				
<b>Del Sol Medical Center c/o West Asset Management P.O. Box 2548 Sherman, TX 75091-2548</b>	<b>J</b>					<b>0.00</b>
Account No. <b>Unknown</b>		<b>Medical Bill</b>				
<b>Del Sol Medical Center Patient Accts. Dept. P.O. Box 639400 Irving, TX 75063</b>	<b>J</b>					<b>142.00</b>
Account No. <b>Unknown</b>		<b>Duplicate Notice</b>				
<b>Del Sol Medical Center c/o NCO Financial Systems 507 Prudential Road Horsham, PA 19044</b>	<b>J</b>					<b>0.00</b>
Account No. <b>1892</b>		<b>Medical Bill</b>				
<b>Eastside Medical Care Center 1727 N. Lee Trevino Dr. El Paso, TX 79936</b>	<b>J</b>					<b>16.00</b>
Sheet no. <b>2</b> of <b>6</b> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal (Total of this page)			<b>1,290.00</b>

In re **Martin Villegas,  
Rosa Villegas**

Case No. \_\_\_\_\_

Debtors  
**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODE DEBTOR H W J C	Husband, Wife, Joint, or Community  DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Account No. <b>Unknown</b>		<b>Duplicate Notice</b>				
<b>FHA/HUD Federal Office Bldg. 1205 Texas Ave. Lubbock, TX 79401-4093</b>	<b>J</b>					<b>0.00</b>
Account No. <b>7313</b>		<b>Credit Card Debt</b>				
<b>GECU P.O. Box 20998 El Paso, TX 79998-0998</b>	<b>J</b>					<b>9,048.00</b>
Account No. <b>Unknown</b>		<b>Medical Bill</b>				
<b>Life Ambulance Service, Inc. P.O. Box 26486 El Paso, TX 79926-6486</b>	<b>J</b>					<b>104.00</b>
Account No. <b>210</b>		<b>Medical Bill</b>				
<b>Life Ambulance Service, Inc. P.O. Box 26486 El Paso, TX 79926-6486</b>	<b>J</b>					<b>210.00</b>
Account No. <b>2222</b>		<b>Other Debt/Bill</b>				
<b>MBNA America P.O. Box 15027 Wilmington, DE 19850-5027</b>	<b>J</b>					<b>11,280.00</b>
Sheet no. <b>3</b> of <b>6</b> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal (Total of this page)			<b>20,642.00</b>

In re **Martin Villegas,  
Rosa Villegas**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODE DEBTOR H W J C	Husband, Wife, Joint, or Community  DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Account No. <b>Unknown</b>		Duplicate Notice				
<b>MBNA America</b> c/o CACH LLC 370 17th St. Ste 5000 Denver, CO 80202	J					<b>0.00</b>
Account No. <b>1570</b>		Duplicate Notice				
<b>MBNA America</b> c/o JA Cambece 200 Cummings Center Suite 173-D Beverly, MA 01915	J					<b>0.00</b>
Account No. <b>Unknown</b>		Other Debt/Bill				
<b>Mosaico Book Club</b> 1225 South Market St. Mechanicsburg, PA 17055	J					<b>172.00</b>
Account No. <b>Unknown</b>		Duplicate Notice				
<b>Mosaico Book Club</b> c/o RJM Acquisitions, LLC 575 Underhill Blvd Suite 224 Syosset, NY 11791-3416	J					<b>0.00</b>
Account No. <b>3003</b>		Medical Bill				
<b>Questcare/Del Sol</b> P.O. Box 201611 Dallas, TX 75320	J					<b>34.00</b>
Sheet no. <b>4</b> of <b>6</b> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal (Total of this page)			<b>206.00</b>

In re

**Martin Villegas,  
Rosa Villegas**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODE DEBTOR	Husband, Wife, Joint, or Community  DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM	
			H	W	J	C	
Account No. Unknown		Duplicate Notice					
Questcare/Del Sol c/o Paramount Recovery System 111 E Center St Lorena, TX 76655	J						0.00
Account No. Unknown		Medical Bill					
Questcare/Del Sol P.O. Box 201611 Dallas, TX 75320	J						60.00
Account No. Unknown		Duplicate Notice					
Questcare/Del Sol c/o Paramount Recovery System 111 E Center St Lorena, TX 76655	J						0.00
Account No. Unknown		Credit Card Debt					
Sears/CBNA P.O. Box 6189 Sioux Falls, SD 57117-6282	J						3,321.00
Account No. 1697		Duplicate Notice					
Sears/CBNA c/o P. Scott Lowery PC 5680 Greenwood Plaza Blvd. Suite 500 Englewood, CO 80111	J						0.00
Sheet no. 5 of 6 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal (Total of this page)				3,381.00

In re

**Martin Villegas,  
Rosa Villegas**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODE DEBTOR H W J C	Husband, Wife, Joint, or Community  DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Account No. <b>Unknown</b>		Duplicate Notice				
<b>Sears/CBNA c/o CACH LLC 370 17th St. Ste 5000 Denver, CO 80202</b>	J					<b>0.00</b>
Account No. <b>5953</b>		Other debt/Bill				
<b>TEJ Gupta, M.D., F.A.C.P. 1733 Curie Suite 200 El Paso, TX 79902-2909</b>	J					<b>26.00</b>
Account No. <b>Unknown</b>		Duplicate Notice				
<b>U.S. Attorney/FHA/HUD/IRS/VA 601 N.W. Loop 410 Suite 600 San Antonio, TX 78216</b>	J					<b>0.00</b>
Account No. <b>Unknown</b>		Other Debt/Bill				
<b>Verizon Wireless P.O. Box 105378 Atlanta, GA 30348-5378</b>	J					<b>150.00</b>
Account No. <b>Unknown</b>		Duplicate Notice				
<b>Veterans Administration Attn: Support Services Division (243) 701 Clay Avenue Waco, TX 76799-0001</b>	J					<b>0.00</b>
Sheet no. <b>6</b> of <b>6</b> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal (Total of this page)			<b>176.00</b>
			Total (Report on Summary of Schedules)			<b>52,860.00</b>

In re

**Martin Villegas,  
Rosa Villegas**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES**

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser", "Agent", etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code,  
of Other Parties to Lease or ContractDescription of Contract or Lease and Nature of Debtor's Interest.  
State whether lease is for nonresidential real property.  
State contract number of any government contract.**0**

continuation sheets attached to Schedule of Executory Contracts and Unexpired Leases

In re

**Martin Villegas,  
Rosa Villegas**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE H - CODEBTORS**

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR

NAME AND ADDRESS OF CREDITOR

**0**

continuation sheets attached to Schedule of Codebtors

B6I (Official Form 6I) (12/07)  
 In re Martin Villegas  
Rosa Villegas

Case No. \_\_\_\_\_

Debtor(s) \_\_\_\_\_

### SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital Status:	DEPENDENTS OF DEBTOR AND SPOUSE	
	RELATIONSHIP(S): <b>None.</b>	AGE(S):
<b>Married</b>		
<b>Employment:</b>	<b>DEBTOR</b>	<b>SPOUSE</b>
Occupation	<b>Retired</b>	<b>Retired</b>
Name of Employer		
How long employed		
Address of Employer		

INCOME: (Estimate of average or projected monthly income at time case filed)

1. Monthly gross wages, salary, and commissions (Prorate if not paid monthly)  
 2. Estimate monthly overtime

DEBTOR	SPOUSE
\$ <b>0.00</b>	\$ <b>0.00</b>
\$ <b>0.00</b>	\$ <b>0.00</b>

3. SUBTOTAL

\$ <b>0.00</b>	\$ <b>0.00</b>
----------------	----------------

4. LESS PAYROLL DEDUCTIONS

- a. Payroll taxes and social security
- b. Insurance
- c. Union dues
- d. Other (Specify): \_\_\_\_\_

\$ <b>0.00</b>	\$ <b>0.00</b>

5. SUBTOTAL OF PAYROLL DEDUCTIONS

\$ <b>0.00</b>	\$ <b>0.00</b>
----------------	----------------

6. TOTAL NET MONTHLY TAKE HOME PAY

\$ <b>0.00</b>	\$ <b>0.00</b>
----------------	----------------

7. Regular income from operation of business or profession or farm (Attach detailed statement)

\$ <b>0.00</b>	\$ <b>0.00</b>
----------------	----------------

8. Income from real property

\$ <b>700.00</b>	\$ <b>0.00</b>
------------------	----------------

9. Interest and dividends

\$ <b>0.00</b>	\$ <b>0.00</b>
----------------	----------------

10. Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above

\$ <b>0.00</b>	\$ <b>0.00</b>
----------------	----------------

11. Social security or government assistance

(Specify): **Social Security**

\$ <b>1,400.00</b>	\$ <b>569.00</b>
--------------------	------------------

12. Pension or retirement income

\$ <b>0.00</b>	\$ <b>0.00</b>
----------------	----------------

13. Other monthly income

(Specify): \_\_\_\_\_

\$ <b>125.00</b>	\$ <b>0.00</b>
------------------	----------------

14. SUBTOTAL OF LINES 7 THROUGH 13

\$ <b>0.00</b>	\$ <b>0.00</b>
----------------	----------------

15. AVERAGE MONTHLY INCOME (Add amounts shown on lines 6 and 14)

\$ <b>2,225.00</b>	\$ <b>569.00</b>
--------------------	------------------

16. COMBINED AVERAGE MONTHLY INCOME: (Combine column totals from line 15)

\$ <b>2,225.00</b>	\$ <b>569.00</b>
--------------------	------------------

(Report also on Summary of Schedules and, if applicable, on  
 Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:

**Gross retirement is \$250 per month from Levis however the net is \$125 because insurance is deducted.**

B6J (Official Form 6J) (12/07)

Martin Villegas

In re Rosa Villegas

Case No. \_\_\_\_\_

Debtor(s) \_\_\_\_\_

**SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)**

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the deductions from income allowed on Form 22A or 22C.

Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse."

1. Rent or home mortgage payment (include lot rented for mobile home)	\$ <u>0.00</u>
a. Are real estate taxes included?	Yes <u>X</u> No _____
b. Is property insurance included?	Yes <u>X</u> No _____
2. Utilities:	
a. Electricity and heating fuel	\$ <u>200.00</u>
b. Water and sewer	\$ <u>60.00</u>
c. Telephone	\$ <u>0.00</u>
d. Other <u>Cell\$50</u>	\$ <u>50.00</u>
3. Home maintenance (repairs and upkeep)	\$ <u>0.00</u>
4. Food	\$ <u>476.00</u>
5. Clothing	\$ <u>0.00</u>
6. Laundry and dry cleaning	\$ <u>0.00</u>
7. Medical and dental expenses	\$ <u>367.00</u>
8. Transportation (not including car payments)	\$ <u>260.00</u>
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$ <u>50.00</u>
10. Charitable contributions	\$ <u>0.00</u>
11. Insurance (not deducted from wages or included in home mortgage payments)	
a. Homeowner's or renter's	\$ <u>0.00</u>
b. Life	\$ <u>0.00</u>
c. Health	\$ <u>0.00</u>
d. Auto	\$ <u>45.00</u>
e. Other	\$ <u>0.00</u>
12. Taxes (not deducted from wages or included in home mortgage payments)	
(Specify) <u>Property Tax (Lot)</u>	\$ <u>50.00</u>
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan)	
a. Auto	\$ <u>0.00</u>
b. Other <u>BAC Home Loans\$586, Home Ins\$40</u>	\$ <u>626.00</u>
c. Other	\$ <u>0.00</u>
14. Alimony, maintenance, and support paid to others	\$ <u>0.00</u>
15. Payments for support of additional dependents not living at your home	\$ <u>0.00</u>
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$ <u>0.00</u>
17. Other <u>Pets\$25, CarMaint\$75, Eating Out\$50</u>	\$ <u>150.00</u>
Other	\$ <u>0.00</u>
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)	\$ <u>2,334.00</u>
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document:	
<u>None.</u>	
20. STATEMENT OF MONTHLY NET INCOME	
a. Average monthly income from Line 15 of Schedule I	\$ <u>2,794.00</u>
b. Average monthly expenses from Line 18 above	\$ <u>2,334.00</u>
c. Monthly net income (a. minus b.)	\$ <u>460.00</u>

**United States Bankruptcy Court**  
**Western District of Texas**In re Martin Villegas  
Rosa Villegas

Debtor(s)

Case No.

Chapter 13**DECLARATION CONCERNING DEBTOR'S SCHEDULES****DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR**

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of 23 sheets, and that they are true and correct to the best of my knowledge, information, and belief.

Date May 11, 2013Signature /s/ Martin Villegas  
Martin Villegas  
DebtorDate May 11, 2013Signature /s/ Rosa Villegas  
Rosa Villegas  
Joint Debtor

*Penalty for making a false statement or concealing property:* Fine of up to \$500,000 or imprisonment for up to 5 years or both.  
18 U.S.C. §§ 152 and 3571.

**United States Bankruptcy Court**  
**Western District of Texas**

In re **Martin Villegas**  
**Rosa Villegas**

Debtor(s)

Case No.  
Chapter

**13**

**STATEMENT OF FINANCIAL AFFAIRS**

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

***DEFINITIONS***

*"In business."* A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

*"Insider."* The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any persons in control of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; and any managing agent of the debtor. 11 U.S.C. § 101(2), (31).

**1. Income from employment or operation of business**

None  State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

	AMOUNT	SOURCE
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**2. Income other than from employment or operation of business**

None  State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE
<b>\$7,500.00</b>	<b>2013 YTD Debtor Social Security</b>
<b>\$18,000.00</b>	<b>2012 Debtor Social Security</b>
<b>\$18,000.00</b>	<b>2011 Debtor Social Security</b>
<b>\$2,845.00</b>	<b>2013 YTD Spouse Social Security</b>

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AMOUNT	SOURCE
<b>\$4,552.00</b>	<b>2012 Spouse Social Security</b>
<b>\$3,500.00</b>	<b>2013 YTD Debtor Rental</b>
<b>\$8,400.00</b>	<b>2012 Debtor Rental</b>
<b>\$8,400.00</b>	<b>2011 Debtor Rental</b>
<b>\$1,250.00</b>	<b>2013 YTD Debtor Pension</b>
<b>\$3,000.00</b>	<b>2012 Debtor Pension</b>
<b>\$3,000.00</b>	<b>2011 Debtor Pension</b>

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**3. Payments to creditors**

None

*Complete a. or b., as appropriate, and c.*

a. *Individual or joint debtor(s) with primarily consumer debts:* List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within **90 days** immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATES OF PAYMENTS	AMOUNT PAID	AMOUNT STILL OWING
<b>BAC Home Loans Servicing, L.P.</b> <b>400 Countrywide Way</b> <b>Mail Stop SV-46</b> <b>Simi Valley, CA 93065-6298</b>	<b>Past 90 Days</b>	<b>\$1,758.00</b>	<b>\$66,422.00</b>

None



b. *Debtor whose debts are not primarily consumer debts:* List each payment or other transfer to any creditor made within **90 days** immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$6,225\*. If the debtor is an individual, indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATES OF PAYMENTS/ TRANSFERS	AMOUNT PAID OR VALUE OF TRANSFERS	AMOUNT STILL OWING

None



c. *All debtors:* List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR	DATE OF PAYMENT	AMOUNT PAID	AMOUNT STILL OWING

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**4. Suits and administrative proceedings, executions, garnishments and attachments**

None



a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER	NATURE OF PROCEEDING	COURT OR AGENCY AND LOCATION	STATUS OR DISPOSITION

\* Amount subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

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None  b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED		DATE OF SEIZURE	DESCRIPTION AND VALUE OF PROPERTY	
<b>5. Repossessions, foreclosures and returns</b>				
None <input checked="" type="checkbox"/>	List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within <b>one year</b> immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)			
NAME AND ADDRESS OF CREDITOR OR SELLER		DATE OF REPOSSESSION, FORECLOSURE SALE, TRANSFER OR RETURN	DESCRIPTION AND VALUE OF PROPERTY	
<b>6. Assignments and receiverships</b>				
None <input checked="" type="checkbox"/>	a. Describe any assignment of property for the benefit of creditors made within <b>120 days</b> immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)			
NAME AND ADDRESS OF ASSIGNEE		DATE OF ASSIGNMENT	TERMS OF ASSIGNMENT OR SETTLEMENT	
None <input checked="" type="checkbox"/>	b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within <b>one year</b> immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)			
NAME AND ADDRESS OF CUSTODIAN		NAME AND LOCATION OF COURT CASE TITLE & NUMBER	DATE OF ORDER	DESCRIPTION AND VALUE OF PROPERTY
<b>7. Gifts</b>				
None <input checked="" type="checkbox"/>	List all gifts or charitable contributions made within <b>one year</b> immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)			
NAME AND ADDRESS OF PERSON OR ORGANIZATION		RELATIONSHIP TO DEBTOR, IF ANY	DATE OF GIFT	DESCRIPTION AND VALUE OF GIFT
<b>8. Losses</b>				
None <input checked="" type="checkbox"/>	List all losses from fire, theft, other casualty or gambling within <b>one year</b> immediately preceding the commencement of this case <b>or since the commencement of this case.</b> (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)			
DESCRIPTION AND VALUE OF PROPERTY		DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS	DATE OF LOSS	

**9. Payments related to debt counseling or bankruptcy**

None  List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of the petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE	DATE OF PAYMENT, NAME OF PAYER IF OTHER THAN DEBTOR	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
<b>Access</b> <b>633 W. St Ste 26001</b> <b>Los Angeles, CA 90071</b>	<b>4/16/2013</b>	<b>\$25.00</b>
<b>Tanzy &amp; Borrego Law Offices, P.L.L.C.</b> <b>2610 Montana Ave.</b> <b>El Paso, TX 79903</b>	<b>5/8/2013</b>	<b>\$119.00</b>

**10. Other transfers**

None  a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFeree, RELATIONSHIP TO DEBTOR	DATE	DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED
None <input checked="" type="checkbox"/> b. List all property transferred by the debtor within <b>ten years</b> immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.		

  

NAME OF TRUST OR OTHER DEVICE	DATE(S) OF TRANSFER(S)	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S INTEREST IN PROPERTY

**11. Closed financial accounts**

None  List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION	TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE	AMOUNT AND DATE OF SALE OR CLOSING
<b>GECU</b> <b>P.O. Box 20998</b> <b>El Paso, TX 79998-0998</b>	<b>Checking &amp; Savings</b>	<b>4/2031</b> <b>\$0.00</b>

**12. Safe deposit boxes**

None  List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY	NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY	DESCRIPTION OF CONTENTS	DATE OF TRANSFER OR SURRENDER, IF ANY

**13. Setoffs**

None  List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATE OF SETOFF	AMOUNT OF SETOFF
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**14. Property held for another person**

None  List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER	DESCRIPTION AND VALUE OF PROPERTY	LOCATION OF PROPERTY
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**15. Prior address of debtor**

None  If the debtor has moved within **three years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS	NAME USED	DATES OF OCCUPANCY
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**16. Spouses and Former Spouses**

None  If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within **eight years** immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME
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**17. Environmental Information.**

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

None  a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW
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None  b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW
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None  c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

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NAME AND ADDRESS OF GOVERNMENTAL UNIT		DOCKET NUMBER	STATUS OR DISPOSITION
<b>18 . Nature, location and name of business</b>			
None	<p><input checked="" type="checkbox"/> a. <i>If the debtor is an individual</i>, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within <b>six years</b> immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within <b>six years</b> immediately preceding the commencement of this case.</p> <p><i>If the debtor is a partnership</i>, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within <b>six years</b> immediately preceding the commencement of this case.</p> <p><i>If the debtor is a corporation</i>, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within <b>six years</b> immediately preceding the commencement of this case.</p>		
NAME	LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO. (ITIN)/ COMPLETE EIN	ADDRESS	BEGINNING AND ENDING DATES NATURE OF BUSINESS
None	<p><input checked="" type="checkbox"/> b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.</p>		
NAME	ADDRESS		
<p>The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within <b>six years</b> immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor, or self-employed in a trade, profession, or other activity, either full- or part-time.</p> <p><i>(An individual or joint debtor should complete this portion of the statement <b>only</b> if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)</i></p>			
<b>19. Books, records and financial statements</b>			
None	<p><input checked="" type="checkbox"/> a. List all bookkeepers and accountants who within <b>two years</b> immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.</p>		
NAME AND ADDRESS	DATES SERVICES RENDERED		
None	<p><input checked="" type="checkbox"/> b. List all firms or individuals who within the <b>two years</b> immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.</p>		
NAME	ADDRESS	DATES SERVICES RENDERED	
None	<p><input checked="" type="checkbox"/> c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.</p>		
NAME	ADDRESS		
None	<p><input checked="" type="checkbox"/> d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued by the debtor within <b>two years</b> immediately preceding the commencement of this case.</p>		
NAME AND ADDRESS	DATE ISSUED		

**20. Inventories**

None  a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

DATE OF INVENTORY	INVENTORY SUPERVISOR	DOLLAR AMOUNT OF INVENTORY (Specify cost, market or other basis)
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None  b. List the name and address of the person having possession of the records of each of the inventories reported in a., above.

DATE OF INVENTORY	NAME AND ADDRESSES OF CUSTODIAN OF INVENTORY RECORDS
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**21 . Current Partners, Officers, Directors and Shareholders**

None  a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

NAME AND ADDRESS	NATURE OF INTEREST	PERCENTAGE OF INTEREST
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None  b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting or equity securities of the corporation.

NAME AND ADDRESS	TITLE	NATURE AND PERCENTAGE OF STOCK OWNERSHIP
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**22 . Former partners, officers, directors and shareholders**

None  a. If the debtor is a partnership, list each member who withdrew from the partnership within **one year** immediately preceding the commencement of this case.

NAME	ADDRESS	DATE OF WITHDRAWAL
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None  b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS	TITLE	DATE OF TERMINATION
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**23 . Withdrawals from a partnership or distributions by a corporation**

None  If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during **one year** immediately preceding the commencement of this case.

NAME & ADDRESS OF RECIPIENT, RELATIONSHIP TO DEBTOR	DATE AND PURPOSE OF WITHDRAWAL	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
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**24. Tax Consolidation Group.**

None  If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within **six years** immediately preceding the commencement of the case.

NAME OF PARENT CORPORATION	TAXPAYER IDENTIFICATION NUMBER (EIN)
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**25. Pension Funds.**

None  If the debtor is not an individual, list the name and federal taxpayer-identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within **six years** immediately preceding the commencement of the case.

NAME OF PENSION FUND

TAXPAYER IDENTIFICATION NUMBER (EIN)

\* \* \* \* \*

**DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR**

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date May 11, 2013

Signature /s/ Martin Villegas  
**Martin Villegas**  
Debtor

Date May 11, 2013

Signature /s/ Rosa Villegas  
**Rosa Villegas**  
Joint Debtor

*Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571*

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**UNITED STATES BANKRUPTCY COURT**  
**Western District Of Texas**  
**El Paso Division**

In Re: Martin Villegas  
 Rosa Villegas

Case No.  
 Chapter 13

**DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR(S)**

1. Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule 2016(b), I certify that I am the attorney for the above-named debtor and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:

For legal services, I have agreed to accept.....	\$ <u>3200.00</u>
Prior to the filing of this statement I have received.....	\$ <u>119.00</u>
Balance Due.....	\$ <u>3081.00</u>

2. The source of the compensation paid to me was:

Debtor  Other (specify):

3. The source of compensation to be paid to me is:

Debtor  Other (specify):

4.  I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.

I have agreed to share the above-disclosed compensation with a person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation is attached.

5. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:

- a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;
- b. Preparation and filing of any petition, schedules, statement of affairs and plan which may be required in the Chapter 13;
- c. Representation of the debtor at the Chapter 13 meeting of creditors and confirmation hearing, and any adjourned hearings thereof;
- d. [Other provisions as needed]

**Representation of the debtors in other contested bankruptcy matters; preparation and filing of motions pursuant to 11 USC 522(f)(2)(A) for avoidance of liens on household goods. One Motion to Modify or Motion for Moratorium.**

6. By agreement with the debtor(s), the above-disclosed fee does not include the following service:

- a. **No other legal matters (e.g., divorce, criminal, real estate, car title, tax problems, or title transfers);**
- b. **No adversary proceedings;**
- c. **No disputes, litigation, motions or hearings with the Internal Revenue Service;**
- d. **No legal services that do not directly involve the repayment of debts under the Chapter 13 Plan;**
- e. **No disputes or other matters with the Credit Bureau; and**
- f. **Non routine matters (e.g. Motions to Incur Debt, Motions to Buy Property, Motions to Sell Property and any Expedited matters);**
- g. **Notice of Conversions to Chapter 7.**

**CERTIFICATION**

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceeding.

Dated: 5/11/2013

/s/ Miguel Flores  
**Miguel Flores 24036574**  
**Attorney for Tanzy & Borrego**  
**Law Offices, P.L.L.C.**  
**2610 Montana Avenue**  
**El Paso, TX 79903-3712**  
**(915) 566-4300 Fax: (915) 566-1122**  
**[tanzy\\_borrego@hotmail.com](mailto:tanzy_borrego@hotmail.com)**